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**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

In re: **Joshua K. Craddock**
 11112 Dunlavin Court
 Haslet, TX 76052

xxx-xx-8763	§	Case No:
	§	Date: 3/4/2019
	§	
	§	Chapter 13
	§	

Crystal R. Craddock
 11112 Dunlavin Court
 Haslet, TX 76052

xxx-xx-6272

Debtor(s)

**DEBTOR'S(S') CHAPTER 13 PLAN
 (CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$2,725.00**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Plan Term: **60 months**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Plan Base: **\$163,500.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Applicable Commitment Period: **60 months**

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$2,725.00 per month, months 1 to 60.

For a total of \$163,500.00 (estimated "Base Amount").

First payment is due 4/2/2019.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:
\$0.00.

Debtor's(s') equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$0.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT \$ <u> </u> PER MO.
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- C. **ATTORNEY FEES:** To Richard M. Weaver & Associates, total: \$3,700.00;
\$1,938.00 Pre-petition; \$1,762.00 disbursed by the *Trustee*.

Case No:

Debtor(s): Joshua K. Craddock
Crystal R. Craddock**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS ____ TO ____)	TREATMENT
Wells Fargo Home Mortgage Homestead	\$31,389.00	11/1/17-3/1/19	0.00%	Month(s) 1-59	Pro-Rata

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Wells Fargo Home Mortgage Homestead	59 month(s)	\$1,819.09	6/1/2019

D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS ____ TO ____)	TREATMENT
Wells Fargo Home Mortgage Homestead	\$3,638.18	4/1/19-5/1/19	0.00%	Month(s) 1-59	Pro-Rata

E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS ____ TO ____)	TREATMENT
					Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TREATMENT
				Pro-rata

Conn's HomePlus Household Goods	\$2,142.00	\$800.00	0.00%	Pro-Rata
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS ____ TO ____)	TREATMENT
				Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT
			Pro-rata

Dorado Ranch HOA HOA	\$981.00	0.00%	Pro-Rata
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Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.
BMG Auto	2014 Jeep Grand Cherokee (approx. 100,000 miles)	\$17,326.00
Capital One Auto Finance	2013 Dodge Ram 1500	\$6,000.00

H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
Acceptance Now	\$7,707.00	
Central Credit Services, LLC	\$59.00	
Conn's HomePlus	\$1,342.00	Unsecured portion of the secured debt (Bifurcated)
Credit One Bank	\$804.00	
ERC/Enhanced Recovery Corp	\$1,400.00	
First Premier Bank	\$902.00	

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

First Premier Bank	\$134.00
LVNV Funding/Resurgent Capital	\$712.00
Midwest Recovery Systems	\$778.00
NTTA	\$200.00
Recmgmt Srvc	\$233.00
RS Clark & Associates	\$114.00
TXU/Texas Energy	\$1,272.00
U.S. Department of Education	\$10,642.00
U.S. Department of Education	\$9,857.00
U.S. Department of Education	\$5,867.00
U.S. Department of Education	\$5,176.00
U.S. Department of Education	\$5,073.00
U.S. Department of Education	\$4,844.00
U.S. Department of Education	\$4,722.00
U.S. Department of Education	\$3,801.00
U.S. Department of Education	\$3,585.00
U.S. Department of Education	\$2,422.00
U.S. Department of Education	\$2,396.00
U.S. Department of Education	\$1,303.00

TOTAL SCHEDULED UNSECURED:	\$75,345.00
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The *Debtor's(s')* estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 2%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT

SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the Trustee for payment of the Debtor's Current Post-Petition Mortgage Payment(s) shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, Debtor(s) shall resume making the Current Post-Petition Mortgage Payments required by their contract on the due date following the date specified in the Trustee's records as the date through which the Trustee made the last Current Post-Petition Mortgage Payment.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a Conduit Debtor is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the Mortgage Lender shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The Post-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the Trustee as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the Collateral as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the Collateral described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the Trustee.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s) or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the Trustee as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the Collateral described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the Trustee.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, Debtor(s) will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)*' business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor(s) will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

21010820

State Bar Number

/s/ Joshua K. Craddock

Joshua K. Craddock, Debtor

/s/ Crystal R. Craddock

Crystal R. Craddock, Joint Debtor

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 4th day of March, 2019:

(List each party served, specifying the name and address of each party)

Dated: March 4, 2019/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

Aaron Sales & Lease 309 E Paces Ferry Rd NE Atlanta, GA 30305	Attorney General of Texas Bankruptcy Section 400 S Zang Blvd Ste 500 Dallas, TX 75208-6640	Central Credit Services, LLC xxxx3944 9550 Regency Square Blvd Suite 500A Jacksonville, FL 32225
Acceptance Now xxxxxxxxxxxxxxxxxxxx0303 ATTN: AcceptanceNOW Customer Service / B 5501 Headquarters Dr Plano, TX 75024	Bank of America PO Box 982284 El Paso, TX 79998-2235	Centrus Auto Finance 6410 Southpoint Pkwy S-3 Jacksonville, FL 32216
American InfoSource PO Box 248848 Oklahoma City, OK 73124	BMG Auto 2418 W Division Street Arlington, TX 76012	Conn's HomePlus xxxxx4730 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704
AmeriCredit/GM Financial xxxxx2270 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Bonial & Associates PC 14841 Dallas Parkway Ste 425 Dallas, TX 75254	Convergent Outsourcing PO Box 9004 Renton, WA 98057
Applied Card Bank PO Box 5165 Newark, DE 19711	Caine & Weiner PO Box 5010 Woodland Hills, CA 91365-5010	Credit Collections PO Box 773 Needham Heights, MA 02494
AT&T Corp 4515 N Santa Fe Ave Oklahoma City, OK 73118	Capital One Auto Finance xxxxxxxxxxxx1001 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Credit One Bank xxxxxxxxxxxx6344 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

Credit Systems Inc.
1277 Country Club Lane
Ft. Worth, TX 76112-2304

Federal Pacific Credit
PO Box 27198
Salt Lake City, UT 84127

IC Systems
444 Highway 96 East
Saint Paul, MN 55164

DATCU Credit Union
xxxxxxxxx0002
Attn: Bankrupcy
PO Box 827
Denton, TX 76202

FedLoan Servicing
xxxxxxxxxxxxxx0001
Attn: Bankruptcy
PO Box 69184
Harrisburg, PA 17106

IRS
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

Debt Recovery
6800 Jericho Turnpike Ste 113E
Syosset, NY 11791

FHA Single Family Loan Mtg -
US Dept of Housing & Urban HUD
801 Cherry St Unit 45
Fort Worth, TX 76102-6882

IRS- Special Procedures Staff
Bankruptcy: Mail Code 502DAL
1100 Commerce Street RM 9a20
Dallas, TX 75242

DHI Mortgage Company
xxxxxx1213
Attn: Bankruptcy
10700 Pecan Park Blvd, Ste 450
Austin, TX 78750

Fingerhut
xxxxxxxxxxxx9546
Attn: Bankruptcy
6250 Ridgewood Rd
Saint Cloud, MN 56303

Jefferson Capital
PO Box 7999
Saint Cloud, MN 56302

Diversified Consultants
PO Box 551268
Jacksonville, FL 32255

First Premier Bank
xxxxxxxxxxxx0868
Attn: Bankruptcy
PO Box 5524
Sioux Falls, SD 57117

Joshua K. Craddock
11112 Dunlavin Court
Haslet, TX 76052

Dorado Ranch HOA
xxxxxxxxx5403
3102 Oak Law Ste 202
Dallas, TX 75219

First Premier Bank
xxxxxxxxxxxx8172
Attn: Bankruptcy
PO Box 5524
Sioux Falls, SD 57117

LVNV Funding/Resurgent Capital
xxxxxxxxxxxx6740
Attn: Bankruptcy
PO Box 10497
Greenville, SC 29603

Dynamic Rec
2775 Villa Creek
Dallas, TX 75234

GFC Lending LLC
PO Box 29018
Phoenix, AZ 85038

Markone Fin
xxxx0524
P O Box 17038
Jacksonville, FL 32245

ERC/Enhanced Recovery Corp
xxxxx0230
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256

Go Financial
7465 E Hampton Ave
Mesa, AZ 85209

Matts Motors Llc
2179
3412 E Highway 82
Gainesville, TX 76240

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

Medicredit PO Box 1629 Maryland Heights, MO 63043	RS Clark & Associates xxxxxxxxxxxx7983 12990 Pandora Drive Suite 150 Dallas, TX 75238	U.S. Department of Education xxxx1017 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Midland Funding 2365 Northside Drive Ste 300 San Diego, CA 92108	RSH & Associates, LLC PO Box 14515 Lenexa, KS 66285-4515	U.S. Department of Education xxxx2973 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Midwest Recovery Systems xxxxxxxxxxxx4090 Attn: Bankruptcy PO Box 899 Florissant, MO 63032	Stellar Recovery Inc. 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216	U.S. Department of Education xxxx1025 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
National Credit Adjusters PO BOX 3023 Hutchinson, KS 67504	Synchrony Bank/Lowes xxxxxxxxxxxx9278 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	U.S. Department of Education xxxx1015 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
NTTA Violation Processing Center PO Box 260928 Plano, TX 75026-0928	Tarrant County Linebarger Goggan Blair & Sampson 2777 Stemmons Fwy Ste 1000 Dallas, TX 75207	U.S. Department of Education xxxx1031 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Plain Green Loans xxxx2621 Attn: Bankruptcy 1900 Frost Rd Ste 100 Bristol, PA 19007	Tribute Card xxxxxxxxxxxx0492 Cardholder Services PO Box 105555 Atlanta, GA 30348	U.S. Department of Education xxxx1020 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Quantum 3 Group PO Box 788 Kirkland, WA 98083	TXU/Texas Energy xxxxxxxxxxxx3999 Attn: Bankruptcy PO Box 650393 Dallas, TX 75265	U.S. Department of Education xxxx2965 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Recmgmt Srvc xxxxxxxx0658 Attn: Bankruptcy 4200 Cantera Drive, Suite 211 Warrenville, IL 60555	U.S. Department of Education xxxx1027 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx2969 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116

Case No:

Debtor(s): **Joshua K. Craddock**
Crystal R. Craddock

U.S. Department of Education xxxx1028 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Wells Fargo Bank xxxxxxxxxxxx0004 Attn: Bankruptcy Dept PO Box 6429 Greenville, SC 29606
---	--

U.S. Department of Education xxxx1021 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Wells Fargo Home Mortgage xxxxxx1595 8480 Stagecoach Cir Frederick, MD 21701
---	---

U.S. Department of Education xxxx2970 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116

US Dept of Education xxxxxx2721 Attn: Bankruptcy PO Box 16448 Saint Paul, MN 55116
--

US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121

US Department of Education/Great Lakes xxxxxxxxxxxx7577 Attn: Bankruptcy PO Box 7860 Madison, WI 53707
--

Verizon - Bankruptcy 500 Technology Dr. Suite 300 Weldon Spring, MO 63304

Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001
--

Richard M. Weaver & Associates
 5601 Airport Freeway
 Fort Worth, TX 76117

Bar Number: **21010820**
 Phone: **(817) 222-1108**

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: Joshua K. Craddock
 11112 Dunlavin Court
 Haslet, TX 76052

xxx-xx-8763 § CASE NO:
 §
 §
 §
 §
 §

Crystal R. Craddock **xxx-xx-6272**
 11112 Dunlavin Court
 Haslet, TX 76052

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS DATED: 3/4/2019

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$2,725.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$272.00	\$272.50
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$81.90	\$0.00
Subtotal Expenses/Fees	\$358.90	\$272.50
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$2,366.10	\$2,452.50

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$0.00**

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Wells Fargo Home Mortgage	Homestead	6/1/2019	\$246,471.00	\$251,608.00	\$1,819.09
Payments for Current Post-Petition Mortgage Payments (Conduit):					\$1,819.09

Case No:

Debtor(s): Joshua K. Craddock
Crystal R. Craddock

CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					\$0.00

TOTAL PRE-CONFIRMATION PAYMENTS**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$0.00
Debtor's Attorney, per mo:	\$1,762.00
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$1,819.09
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$0.00
Debtor's Attorney, per mo:	\$0.00
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 3/4/2019/s/ Richard Weaver

Attorney for Debtor(s)

/s/ Joshua K. Craddock

Debtor

/s/ Crystal R. Craddock

Joint Debtor

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Debtor

CASE NO.

Crystal R. Craddock
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 4, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Richard Weaver

Richard Weaver
Bar ID:21010820
Richard M. Weaver & Associates
5601 Airport Freeway
Fort Worth, TX 76117
(817) 222-1108

Aaron Sales & Lease
309 E Paces Ferry Rd NE
Atlanta, GA 30305

Applied Card Bank
PO Box 5165
Newark, DE 19711

BMG Auto
2418 W Division Street
Arlington, TX 76012

Acceptance Now
xxxxxxxxxxxxxxxxxxxxx0303
ATTN: AcceptanceNOW Customer
Service / B
5501 Headquarters Dr
Plano, TX 75024

AT&T Corp
4515 N Santa Fe Ave
Oklahoma City, OK 73118

Bonial & Associates PC
14841 Dallas Parkway Ste 425
Dallas, TX 75254

American InfoSource
PO Box 248848
Oklahoma City, OK 73124

Attorney General of Texas
Bankruptcy Section
400 S Zang Blvd Ste 500
Dallas, TX 75208-6640

Caine & Weiner
PO Box 5010
Woodland Hills, CA 91365-5010

AmeriCredit/GM Financial
xxxxx2270
Attn: Bankruptcy
PO Box 183853
Arlington, TX 76096

Bank of America
PO Box 982284
El Paso, TX 79998-2235

Capital One Auto Finance
xxxxxxxxxxxx1001
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Debtor

CASE NO.

Crystal R. Craddock
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE
(Continuation Sheet #1)

Central Credit Services, LLC xxxx3944 9550 Regency Square Blvd Suite 500A Jacksonville, FL 32225	DATCU Credit Union xxxxxxxx0002 Attn: Bankrupcy PO Box 827 Denton, TX 76202	Federal Pacific Credit PO Box 27198 Salt Lake City, UT 84127
Centrus Auto Finance 6410 Southpoint Pkwy S-3 Jacksonville, FL 32216	Debt Recovery 6800 Jericho Turnpike Ste 113E Syosset, NY 11791	FedLoan Servicing xxxxxxxxxxxx0001 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106
Conn's HomePlus xxxxx4730 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	DHI Mortgage Company xxxxxx1213 Attn: Bankruptcy 10700 Pecan Park Blvd, Ste 450 Austin, TX 78750	FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882
Convergent Outsourcing PO Box 9004 Renton, WA 98057	Diversified Consultants PO Box 551268 Jacksonville, FL 32255	Fingerhut xxxxxxxxxxxx9546 Attn: Bankruptcy 6250 Ridgewood Rd Saint Cloud, MN 56303
Credit Collections PO Box 773 Needham Heights, MA 02494	Dorado Ranch HOA xxxxxxxxxx5403 3102 Oak Law Ste 202 Dallas, TX 75219	First Premier Bank xxxxxxxxxxxx0868 Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117
Credit One Bank xxxxxxxxxxxx6344 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193	Dynamic Rec 2775 Villa Creek Dallas, TX 75234	First Premier Bank xxxxxxxxxxxx8172 Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117
Credit Systems Inc. 1277 Country Club Lane Ft. Worth, TX 76112-2304	ERC/Enhanced Recovery Corp xxxxx0230 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	GFC Lending LLC PO Box 29018 Phoenix, AZ 85038

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Debtor

CASE NO.

Crystal R. Craddock
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Go Financial 7465 E Hampton Ave Mesa, AZ 85209	Markone Fin xxxxx0524 P O Box 17038 Jacksonville, FL 32245	Plain Green Loans xxxx2621 Attn: Bankruptcy 1900 Frost Rd Ste 100 Bristol, PA 19007
IC Systems 444 Highway 96 East Saint Paul, MN 55164	Matts Motors Llc 2179 3412 E Highway 82 Gainesville, TX 76240	Quantum 3 Group PO Box 788 Kirkland, WA 98083
IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Medicredit PO Box 1629 Maryland Heights, MO 63043	Recmgmt Svc xxxxxxxx0658 Attn: Bankruptcy 4200 Cantera Drive, Suite 211 Warrenville, IL 60555
IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242	Midland Funding 2365 Northside Drive Ste 300 San Diego, CA 92108	RS Clark & Associates xxxxxxxxxx7983 12990 Pandora Drive Suite 150 Dallas, TX 75238
Jefferson Capital PO Box 7999 Saint Cloud, MN 56302	Midwest Recovery Systems xxxxxxxxxx4090 Attn: Bankruptcy PO Box 899 Florissant, MO 63032	RSH & Associates, LLC PO Box 14515 Lenexa, KS 66285-4515
Joshua K. Craddock 11112 Dunlavin Court Haslet, TX 76052	National Credit Adjusters PO BOX 3023 Hutchinson, KS 67504	Stellar Recovery Inc. 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216
LVNV Funding/Resurgent Capital xxxxxxxxxxxx6740 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603	NTTA Violation Processing Center PO Box 260928 Plano, TX 75026-0928	Synchrony Bank/Lowes xxxxxxxxxxxx9278 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Debtor

CASE NO.

Crystal R. Craddock
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

Tarrant County Linebarger Goggan Blair & Sampson 2777 Stemmons Fwy Ste 1000 Dallas, TX 75207	U.S. Department of Education xxxx1015 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx2970 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Tribute Card xxxxxxxxxxxx0492 Cardholder Services PO Box 105555 Atlanta, GA 30348	U.S. Department of Education xxxx1031 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	US Dept of Education xxxxxx2721 Attn: Bankruptcy PO Box 16448 Saint Paul, MN 55116
TXU/Texas Energy xxxxxxxxxxx3999 Attn: Bankruptcy PO Box 650393 Dallas, TX 75265	U.S. Department of Education xxxx1020 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121
U.S. Department of Education xxxx1027 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx2965 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	US Department of Education/Great Lakes xxxxxxxxxxxx7577 Attn: Bankruptcy PO Box 7860 Madison, WI 53707
U.S. Department of Education xxxx1017 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx2969 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Verizon - Bankruptcy 500 Technology Dr. Suite 300 Weldon Spring, MO 63304
U.S. Department of Education xxxx2973 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx1028 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001
U.S. Department of Education xxxx1025 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx1021 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Wells Fargo Bank xxxxxxxxxxxx0004 Attn: Bankruptcy Dept PO Box 6429 Greenville, SC 29606

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: Joshua K. Craddock
Debtor

CASE NO.

Crystal R. Craddock
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE
(Continuation Sheet #4)

Wells Fargo Home Mortgage
xxxxxx1595
8480 Stagecoach Cir
Frederick, MD 21701

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock**
Crystal R. Craddock

CASE NO.

CHAPTER **13**

Certificate of Service

I, the undersigned hereby certify that a copy of the foregoing Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines was served upon the following parties of interest via 1st class mail.

Date: 3/4/2019

/s/ Richard Weaver

Richard Weaver

Attorney for the Debtor(s)

Aaron Sales & Lease
309 E Paces Ferry Rd NE
Atlanta, GA 30305

AT&T Corp
4515 N Santa Fe Ave
Oklahoma City, OK 73118

Caine & Weiner
PO Box 5010
Woodland Hills, CA 91365-5010

Acceptance Now
ATTN: AcceptanceNOW Customer
Service / B
5501 Headquarters Dr
Plano, TX 75024

Attorney General of Texas
Bankruptcy Section
400 S Zang Blvd Ste 500
Dallas, TX 75208-6640

Capital One Auto Finance
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

American InfoSource
PO Box 248848
Oklahoma City, OK 73124

Bank of America
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El Paso, TX 79998-2235

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Jacksonville, FL 32225

AmeriCredit/GM Financial
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Arlington, TX 76096

BMG Auto
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Arlington, TX 76012

Centrus Auto Finance
6410 Southpoint Pkwy S-3
Jacksonville, FL 32216

Applied Card Bank
PO Box 5165
Newark, DE 19711

Bonial & Associates PC
14841 Dallas Parkway Ste 425
Dallas, TX 75254

Conn's HomePlus
Attn: Bankruptcy Dept
PO Box 2358
Beaumont, TX 77704

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Crystal R. Craddock

CASE NO.

CHAPTER 13

Certificate of Service

(Continuation Sheet #1)

Convergent Outsourcing
PO Box 9004
Renton, WA 98057

Diversified Consultants
PO Box 551268
Jacksonville, FL 32255

Fingerhut
Attn: Bankruptcy
6250 Ridgewood Rd
Saint Cloud, MN 56303

Credit Collections
PO Box 773
Needham Heights, MA 02494

Dorado Ranch HOA
3102 Oak Law Ste 202
Dallas, TX 75219

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Sioux Falls, SD 57117

Credit One Bank
ATTN: Bankruptcy Department
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Las Vegas, NV 89193

Dynamic Rec
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Dallas, TX 75234

First Premier Bank
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Sioux Falls, SD 57117

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DATCU Credit Union
Attn: Bankruptcy
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Denton, TX 76202

Federal Pacific Credit
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Salt Lake City, UT 84127

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Debt Recovery
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Syosset, NY 11791

FedLoan Servicing
Attn: Bankruptcy
PO Box 69184
Harrisburg, PA 17106

IC Systems
444 Highway 96 East
Saint Paul, MN 55164

DHI Mortgage Company
Attn: Bankruptcy
10700 Pecan Park Blvd, Ste 450
Austin, TX 78750

FHA Single Family Loan Mtg -
US Dept of Housing & Urban HUD
801 Cherry St Unit 45
Fort Worth, TX 76102-6882

IRS
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Crystal R. Craddock

CASE NO.

CHAPTER 13

Certificate of Service

(Continuation Sheet #2)

IRS- Special Procedures Staff
Bankruptcy: Mail Code 502DAL
1100 Commerce Street RM 9a20
Dallas, TX 75242

Midwest Recovery Systems
Attn: Bankruptcy
PO Box 899
Florissant, MO 63032

RS Clark & Associates
12990 Pandora Drive
Suite 150
Dallas, TX 75238

Jefferson Capital
PO Box 7999
Saint Cloud, MN 56302

National Credit Adjusters
PO BOX 3023
Hutchinson, KS 67504

RSH & Associates, LLC
PO Box 14515
Lenexa, KS 66285-4515

LVNV Funding/Resurgent Capital
Attn: Bankruptcy
PO Box 10497
Greenville, SC 29603

NTTA
Violation Processing Center
PO Box 260928
Plano, TX 75026-0928

Stellar Recovery Inc.
4500 Salisbury Rd Ste 10
Jacksonville, FL 32216

Markone Fin
P O Box 17038
Jacksonville, FL 32245

Plain Green Loans
Attn: Bankruptcy
1900 Frost Rd Ste 100
Bristol, PA 19007

Synchrony Bank/Lowes
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Matts Motors Llc
3412 E Highway 82
Gainesville, TX 76240

Quantum 3 Group
PO Box 788
Kirkland, WA 98083

Tarrant County
Linebarger Goggan Blair & Sampson
2777 Stemmons Fwy Ste 1000
Dallas, TX 75207

Medicredit
PO Box 1629
Maryland Heights, MO 63043

Recmgmt Srvc
Attn: Bankruptcy
4200 Cantera Drive, Suite 211
Warrenville, IL 60555

Tribute Card
Cardholder Services
PO Box 105555
Atlanta, GA 30348

Midland Funding
2365 Northside Drive Ste 300
San Diego, CA 92108

Richard M. Weaver & Associates
5601 Airport Freeway
Fort Worth, TX 76117

TXU/Texas Energy
Attn: Bankruptcy
PO Box 650393
Dallas, TX 75265

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock
Crystal R. Craddock

CASE NO.

CHAPTER 13

Certificate of Service

(Continuation Sheet #3)

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

US Deptartment of Education/Great Lakes
Attn: Bankruptcy
PO Box 7860
Madison, WI 53707

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

Verizon - Bankruptcy
500 Technology Dr. Suite 300
Weldon Spring, MO 63304

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

Veterans Adm. Dept of Veteran's Affairs
Regional Office Finance Sec. (24)
One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

Wells Fargo Bank
Attn: Bankruptcy Dept
PO Box 6429
Greenville, SC 29606

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

Wells Fargo Home Mortgage
8480 Stagecoach Cir
Frederick, MD 21701

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

US Dept of Education
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

Wells Fargo Home Mortgage
8480 Stagecoach Cir
Frederick, MD 21701

U.S. Department of Education
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

US Dept. of Hud - Title 1
52 Corporate Circle
Albany, NY 12203-5121

Wells Fargo Home Mortgage
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Frederick, MD 21701